

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number : 10/654,091 Confirmation No.: 5822  
Applicant : LeKachman  
Filed : September 4, 2003  
Title : System and Method for Financial Instrument Pre-Qualification and Offering  
TC/Art Unit : 3694  
Examiner: : Hai Tran  
  
Docket No. : 47004.000216  
Customer No. : 21967

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE**

Sir:

In response to the Office Action mailed July 24, 2008 ("Office Action"), Applicant hereby submits this Response ("Response"). Applicant requests that the application be reconsidered in light of the remarks made herein.

The claims are listed beginning on **page 2** of this Response.

Remarks begin on **page 10** of this Response.